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<u>L14</u>	l4 and l11	1	<u>L14</u>
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<u>L7</u>	L6 and taxable and (nontaxable or non-taxable or nonlinear or non-linear)	9	<u>L7</u>
<u>L6</u>	investment and portfolio near2 (optimization or optimizing or optimal)	139	<u>L6</u>
<u>L5</u>	investment and portfolio near2 (optimization or optimizing or optimal)near (taxable or non-linear or nonlinear)	0	<u>L5</u>
<u>L4</u>	portfolio and invest\$ and optimiz\$	912	<u>L4</u>
<u>L3</u>	6292787.uref.	5	<u>L3</u>

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L2 6012043.pn.

1 L2

DB=PGPB,USPT,USOC,EPAB,JPAB,DWPI,TDBD; PLUR=YES; OP=OR

L1 6292787.pn.

2 L1

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Terms	Documents
L7 and non-taxable	4

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<u>L6</u>	l2 and (optimize or optimizat\$)	6381	<u>L6</u>
<u>L5</u>	l4 and (optimize or optimizat\$)	4	<u>L5</u>
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L1: Entry 1 of 2

File: USPT

Sep 18, 2001

US-PAT-NO: 6292787

DOCUMENT-IDENTIFIER: US 6292787 B1

TITLE: Enhancing utility and diversifying model risk in a portfolio optimization framework

DATE-ISSUED: September 18, 2001

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Scott; Jason S.	Menlo Park	CA		
Jones; Christopher L.	Redwood Shores	CA		
Shearer; James W.	Palo Alto	CA		
Watson; John G.	Menlo Park	CA		

ASSIGNEE-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY	TYPE CODE
Financial Engines, Inc.	Palo Alto	CA			02

APPL-NO: 09/ 151715 [PALM]

DATE FILED: September 11, 1998

INT-CL: [07] G06 F 17/60

US-CL-ISSUED: 705/36

US-CL-CURRENT: 705/36

FIELD-OF-SEARCH: 705/36, 705/35, 705/38, 705/30, 705/37, 707/4, 707/10

PRIOR-ART-DISCLOSED:

U.S. PATENT DOCUMENTS

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WO 98/13776	April 1998	WO	
WO 98/44444	October 1998	WO	
WO 98/54666	December 1998	WO	
WO 99/05625	February 1999	WO	
WO 99/15985	April 1999	WO	
WO 99/22323	May 1999	WO	

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ART-UNIT: 211

PRIMARY-EXAMINER: Trammell; James P.

ASSISTANT-EXAMINER: Dixon; Thomas A.

ATTY-AGENT-FIRM: Blakely, Sokoloff, Taylor & Zafman LLP

ABSTRACT:

A portfolio optimization process that diversifies model risk by favoring a more diversified portfolio over other portfolios with similar characteristics is provided. According to one aspect of the present invention, a more diverse portfolio may be selected over an initial portfolio in order to diversify model risk with reference to a predetermined diversity budget, defined in terms of expected return, risk, and/or utility. An initial portfolio of financial products is determined from an available set of financial products. One or more dimensions of an error space are searched for an alternate portfolio that is more diverse than the initial portfolio. A cost associated with the alternate portfolio is then calculated by comparing the difference between a characteristic of the initial portfolio and a corresponding characteristic of the alternate portfolio. Finally, the alternate portfolio is selected as the recommended portfolio if the cost is less than or equal to the predetermined diversity budget. According to another aspect of the present invention an intelligent search is performed for a diverse portfolio that meets a predetermined diversity budget. An initial portfolio is determined based upon an available set of financial products. The cost associated with more diversified portfolios compared to the initial portfolio is considered and one of the more diversified portfolios is selected that has an associated cost that is less than or equal to the predetermined diversity budget.

41 Claims, 12 Drawing figures

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L14: Entry 1 of 1

File: USPT

May 7, 2002

US-PAT-NO: 6385652

DOCUMENT-IDENTIFIER: US 6385652 B1

TITLE: Customer access solutions architecture

DATE-ISSUED: May 7, 2002

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Brown; Kenneth R.	Babylon	NY		
D'Onofrio; John	Staten Island	NY		
Ellerbee; James	Hillsdale	NJ		
Gould; Jay	Medford	NY		
Holme; Jennifer	New York	NY		
Lupario; Peter J.	Easton	CT		
Marthi; Umesh	Jersey City	NJ		

ASSIGNEE-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY	TYPE CODE
Citibank, N.A.	New York	NY			02

APPL-NO: 09/ 292854 [\[PALM\]](#)

DATE FILED: April 16, 1999

PARENT-CASE:

This application claims the benefit of U.S. Provisional Application No. 60/081,965, titled "CUSTOMER ACCESS SOLUTIONS ARCHITECTURE", which was filed Apr. 16, 1998.

INT-CL: [07] [G06 F 13/00](#)

US-CL-ISSUED: 709/227; 709/203, 709/223, 709/218, 705/42, 902/24, 717/11

US-CL-CURRENT: [709/227](#); [705/42](#), [709/203](#), [709/218](#), [709/223](#), [717/120](#), [902/24](#)

FIELD-OF-SEARCH: 709/217, 709/218, 709/219, 709/227, 709/203, 709/223, 705/42, 705/43, 902/24, 717/11

PRIOR-ART-DISCLOSED:

U.S. PATENT DOCUMENTS

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ISSUE-DATE

PATENTEE-NAME

US-CL

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<input type="checkbox"/>	<u>6233604</u>	May 2001	Van Horne et al.	709/203

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Written Opinion dated Feb. 25, 2000, published by the PCT International Preliminary Examining Authority for International Application PCT/99/06530 dated Apr. 16, 1999.

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Article: Internet--The Future Delivery Channel for Banking Services? (1060-3425/98).

Article: Economic Aspects of Electronic Commerce in Financial Services and Advantageous Steps to Extended Offers in Internet Banking (1060-4325/98).

ART-UNIT: 2154

PRIMARY-EXAMINER: Coulter; Kenneth R.

ATTY-AGENT-FIRM: Kilpatrick Stockton LLP Marcou; George T.

ABSTRACT:

The present invention provides systems and methods for electronically delivering banking services to end clients and, more particularly, using Internet based technologies as a means of exposing those services. The solution to this problem set forth in this invention is the creation of a common electronic delivery infrastructure and application deployment environment, exposing an institution's entire portfolio of corporate banking services to its clients at a number of different locations at any time.

23 Claims, 29 Drawing figures

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